

Information to identify the case:

Debtor 1	Beth A. Cohen	Social Security number or ITIN	xxx-xx-3604
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10215-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Beth A. Cohen

7/15/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Beth A. Cohen
 Debtor

Case No. 20-10215-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db
 15222570 Beth A. Cohen, 309 N Market Street Apt. 8, Sharon, PA 16146
 15217496 +Central Heating & Plumbing, 925 Moravia Street, New Castle, PA 16101-3987
 15222574 Columbia Gas, PO Box 70285, Philadelphia, PA 19176-0285
 15217499 KML Law Group, Suite 5000 BNY Mellon Independence Cente, Philadelphia, PA 19106
 15222579 +Mahoning Finance, 2418 Wilmington Road Suite 101, New Castle, PA 16105-1990
 15217501 Midland Credit Management, Inc., PO Box 51319, Los Angeles, CA 90051-5619
 +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404,
 New Castle, PA 16103-1404
 15217502 PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15217504 Professional Recovery Consultants, Inc., PO Box 603586, Charlotte, NC 28260-3586
 15217505 +Scott Liszka, Greenville, PA 16125
 15222584 State Collection Service Inc., PO Box 6250, Madison, WI 53716-0250
 15217506 State Collection Services, Inc., PO Box 6250, Madison, WI 53716-0250
 15222586 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
 15222587 Weltman Weinberg & Reis Co. L.P.A., 436 7th Avenue, Matthew W. Pomy, Esquire,
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:17:36
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2020 05:17:36 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 15222572 +EDI: CONVERGENT.COM Jul 16 2020 08:33:00 Convergent Outsourcing Inc., 800 SW 39th Street,
 PO Box 9004, Renton, WA 98057-9004
 15222573 +E-mail/Text: bankruptcynotices@fifsg.com Jul 16 2020 05:17:19
 First Investors Servicing Corporation, 380 Interstate North Parkway, Suite 300,
 Atlanta, GA 30339-2222
 15217497 E-mail/Text: support@ljross.com Jul 16 2020 05:17:09 LJ Ross Associates, Inc.,
 PO Box 6099, Jackson, MI 49204-6099
 15217498 E-mail/Text: camanagement@mtb.com Jul 16 2020 05:17:09 M&T Bank, PO Box 64679,
 Baltimore, MD 21264-4679
 15217503 E-mail/Text: bankruptcy@firstenergycorp.com Jul 16 2020 05:18:35 Penn Power, PO Box 3687,
 Akron, OH 44309-3687

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 15217500 M&T Bank
 15222578 Midland Credit Management
 15222571* Columbia Gas, PO Box 70285, Philadelphia, PA 19176-0285
 15222575* LJ Ross Associates, Inc., PO Box 6099, Jackson, MI 49204-6099
 15222576* +M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M&T Bank, PO Box 64679, Baltimore, MD 21264-4679)
 15222577* +Mahoning Finance, 2418 Wilmington Road Suite 101, New Castle, PA 16105-1990
 15222580* +New Castle Sanitation Authority, 102 E. Washington Street, PO Box 1404,
 New Castle, PA 16103-1404
 15222581* PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15222582* Penn Power, PO Box 3687, Akron, OH 44309-3687
 15222583* Professional Recovery Consultants, Inc., PO Box 603586, Charlotte, NC 28260-3586
 15222585* State Collection Services, Inc., PO Box 6250, Madison, WI 53716-0250

TOTALS: 3, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jul 15, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paula J. Cialella on behalf of Debtor Beth A. Cohen paula@nypalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com
Tamera Ochs Rothschild on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com,
pa70@ecfcbis.com

TOTAL: 5